Legalzoom.Com, Inc.

LZ

Nasdaq; business equipment; SIC 7374, Services-Computer Processing & Data Preparation; CIK 0001286139

B/C

on the B/C boundary of 469 graded peers in business equipm...

rank 181 of 469; percentile 38.5; sampling error 2.3 points; lower is stronger

A B C D E

B/C, the elk



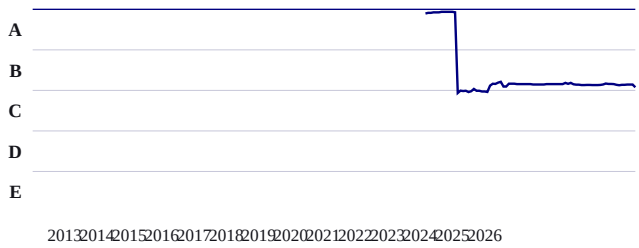
Scoreboard	
Profitability	A percentile 10.4
Solvency	E percentile 85.5
Growth and financing	B/C percentile 40.9
Reliability	0.87 AUC filers with $120M to $591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025
Peer failure rate	1.03% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$120M to $591M assets total assets $511.5M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress, fortress balance sheet
Inputs computable	10 of 13
Graded from	filings received through Feb 23, 2026 267 days before the rescan; latest periodic filing 10-Q received Nov 4, 2026
Last close	$4.85 2026-11-16; market equity $801.0M; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Feb 23, 2026

LegalZoom is a leading online platform for legal services, transforming how individuals and small businesses navigate the legal system. By combining intuitive technology with access to experienced attorneys-whether through our vast independent attorney network or our own law firm-we offer the tools and guidance people need to confidently manage everything from business formation and compliance to intellectual property protection and ongoing business management and legal support. Our ongoing business management services include virtual mail, legal forms, bookkeeping and estate planning services, among others. We operate across all 50 states and in over 3,000 counties in the U.S.

The thirteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

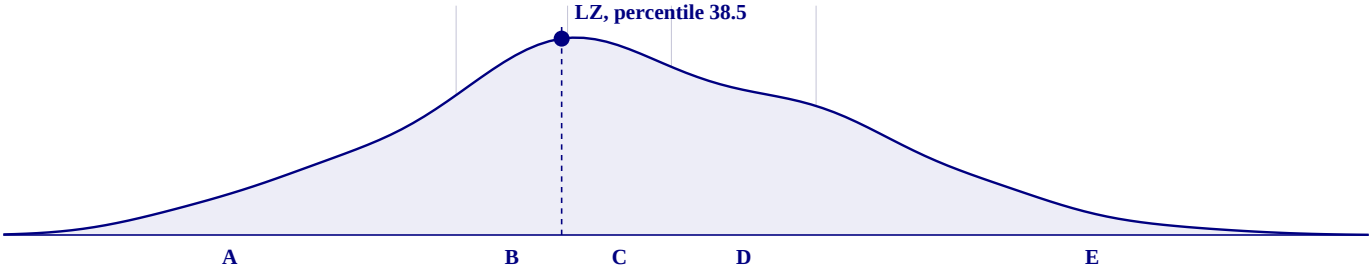
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 10.4						
Gross profitability	97.4%	29.1%		2.3	512	2025-12-31
Return on invested capital	not computable	11.2%				

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one or more required annual facts are missing						
Accruals ratio	(36.8%)	(7.4%)		9.2	566	2025-12-31
Gross margin stability, five years	1.1 pts	2.3 pts		19.8	406	2025-12-31
Solvency, sleeve percentile 85.5						
Altman Z double-prime	(7.35)	2.19		80.6	516	2025-12-31
Net debt to EBITDA	not computable	1.15x				
one or more required annual facts are missing						
Interest coverage	not computable	4.90x				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Current ratio	0.76x	1.98x		90.5	599	2025-12-31
Growth and financing, sleeve percentile 40.9						
Revenue growth, three-year compound	6.8%	6.4%		47.9	502	2025-12-31
Free cash flow growth, three-year compound	41.9%	18.2%		20.8	251	2025-12-31
Reinvestment rate	(69.5%)	14.3%		74.5	213	2025-12-31
Asset growth, three years	8.1%	5.0%		39.0	519	2025-12-31
Net share issuance, one year	(1.8%)	0.5%		22.3	405	2026-02-13

Among 469 peers

business equipment; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
176	indie Semiconductor, Inc. (INDI)	37.4	B	
177	Intest Corp. (INTT)	37.6	B	fortress balance sheet
178	10x Genomics, Inc. (TXG)	37.8	B/C	fortress balance sheet
179	Silicon Laboratories Inc. (SLAB)	38.0	B/C	
180	Agilent Technologies, Inc. (A)	38.2	B/C	
181	Legalzoom.Com, Inc. (LZ)	38.5	B/C	
182	Plexus Corp. (PLXS)	38.7	B/C	fortress balance sheet
183	R F Industries Ltd. (RFIL)	38.9	B/C	
184	Mitek Systems Inc. (MITK)	39.1	B/C	fortress balance sheet
185	Blackline, Inc. (BL)	39.3	B/C	
186	BEL Fuse Inc. (BELFA)	39.5	B/C	

What the price implies

at the 2026-11-16 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(43.7%)	(2.0%)	18
Distance from 52-week high	(53.3%)	(36.5%)	30
EBIT to enterprise value	not computable	1.8%	
Free cash flow yield	18.4%	2.9%	94
Book value to price	0.17	0.28	33
Sales to price	0.94	0.32	73
Composite equity issuance, five years	not computable	4.4%	

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Relative strength against the sector, log excess return	(0.84)	(0.29)	18
Twelve-month failure probability, CHS model	not computable	0.05%	

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$181.7M
Operating cash flow, four quarters	$160.8M
Months of runway	not finite
Days since last periodic filing	13 (10-Q received Nov 4, 2026)
Median daily dollar volume, 63 sessions	$14.9M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	gross profit	us-gaap:GrossProfit	$498.1M	2025-12-31	2026-02-23	10-K	26-000012
2	assets	us-gaap:Assets	$511.5M	2025-12-31	2026-02-23	10-K	26-000012
3	net income	us-gaap:NetIncomeLoss	$15.4M	2025-12-31	2026-02-23	10-K	26-000012
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$178.2M	2025-12-31	2026-02-23	10-K	26-000012
5	assets	us-gaap:Assets	$373.9M	2024-12-31	2026-02-23	10-K	26-000012
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$756.0M	2025-12-31	2026-02-23	10-K	26-000012
7	gross profit	us-gaap:GrossProfit	$441.8M	2024-12-31	2026-02-23	10-K	26-000012
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$681.9M	2024-12-31	2026-02-23	10-K	26-000012
9	gross profit	us-gaap:GrossProfit	$421.5M	2023-12-31	2026-02-23	10-K	26-000012
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$660.7M	2023-12-31	2026-02-23	10-K	26-000012
11	gross profit	us-gaap:GrossProfit	$408.9M	2022-12-31	2025-02-26	10-K	25-000044
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$620.0M	2022-12-31	2025-02-26	10-K	25-000044
13	gross profit	us-gaap:GrossProfit	$385.7M	2021-12-31	2024-02-29	10-K	24-000031
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$575.1M	2021-12-31	2024-02-29	10-K	24-000031
15	current assets	us-gaap:AssetsCurrent	$241.9M	2025-12-31	2026-02-23	10-K	26-000012
16	current liabilities	us-gaap:LiabilitiesCurrent	$318.5M	2025-12-31	2026-02-23	10-K	26-000012
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$1.1B	2025-12-31	2026-02-23	10-K	26-000012
18	operating income	us-gaap:OperatingIncomeLoss	$25.0M	2025-12-31	2026-02-23	10-K	26-000012
19	book equity	us-gaap:StockholdersEquity	$171.9M	2025-12-31	2026-02-23	10-K	26-000012
20	liabilities	us-gaap:Liabilities	$339.6M	2025-12-31	2026-02-23	10-K	26-000012
21	operating income	us-gaap:OperatingIncomeLoss	$21.1M	2023-12-31	2026-02-23	10-K	26-000012
22	interest expense	us-gaap:InterestExpense	$493,000	2023-12-31	2024-02-29	10-K	24-000031
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$30.3M	2025-12-31	2026-02-23	10-K	26-000012
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$135.6M	2024-12-31	2026-02-23	10-K	26-000012
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$35.7M	2024-12-31	2026-02-23	10-K	26-000012
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$124.3M	2023-12-31	2026-02-23	10-K	26-000012
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$31.6M	2023-12-31	2026-02-23	10-K	26-000012
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$73.8M	2022-12-31	2025-02-26	10-K	25-000044
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$22.1M	2022-12-31	2025-02-26	10-K	25-000044

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30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$36.3M	2025-12-31	2026-02-23	10-K	26-000012
31	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$32.4M	2025-12-31	2026-02-23	10-K	26-000012
32	income tax	us-gaap:IncomeTaxExpenseBenefit	$17.0M	2025-12-31	2026-02-23	10-K	26-000012
33	current assets	us-gaap:AssetsCurrent	$191.2M	2024-12-31	2026-02-23	10-K	26-000012
34	current liabilities	us-gaap:LiabilitiesCurrent	$265.6M	2024-12-31	2026-02-23	10-K	26-000012
35	assets	us-gaap:Assets	$447.8M	2023-12-31	2025-02-26	10-K	25-000044
36	assets	us-gaap:Assets	$405.4M	2022-12-31	2024-02-29	10-K	24-000031
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	172,922,380	2026-02-13	2026-02-23	10-K	26-000012
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	176,089,714	2025-02-14	2025-02-26	10-K	25-000044

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